

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

In re:

Goldstein, Michelle Yvonne § Case No. 6:19-bk-00803-KSJ
Leon, Yoani § Chapter 7
§
Debtors. §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Lori Patton, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$274,328.06</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$30,397.06</u>
Total Distributions to Claimants: <u>\$1,520.02</u>	Claims Discharged Without Payment: <u>\$321,881.21</u>
Total Expenses of Administration: <u>\$1,179.98</u>	

3) Total gross receipts of \$2,700.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$2,700.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$279,604.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$1,179.98	\$1,179.98	\$1,179.98
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$1,297.41	\$1,320.41	\$1,520.02
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$299,331.55	\$104,200.73	\$104,200.73	\$0.00
TOTAL DISBURSEMENTS	\$578,935.55	\$106,678.12	\$106,701.12	\$2,700.00

4) This case was originally filed under chapter 7 on 02/05/2019. The case was pending for 8 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/14/2019

By: /s/ Lori Patton
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Original Oil/Canvas (framed) Artist: Guttman Value based on 2012 Retail Replacement Value certification and authentication	1129-000	\$1,900.00
Serigraph Artwork (framed) Artist: Schluss Edition: 288/350 Value based on 2012 Retail Replacement Value certification a	1129-000	\$300.00
Serigraph Artwork (framed) Artist: Tarkey Edition: 347/350 Value based on 2012 Retail Replacement Value certification an	1129-000	\$500.00
TOTAL GROSS RECEIPTS		\$2,700.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	Dovenmuehle/rp Funding	4110-000	\$206,906.00	NA	NA	NA
N/F	Florida Central Credit	4110-000	\$41,470.00	NA	NA	NA
N/F	Mallard Pond HOA	4110-000	\$0.00	NA	NA	NA
N/F	Space Coast Credit Union	4110-000	\$31,228.00	NA	NA	NA
TOTAL SECURED			\$279,604.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Lori Patton	2100-000	NA	\$675.00	\$675.00	\$675.00
Trustee, Expenses - Lori Patton	2200-000	NA	\$114.00	\$114.00	\$114.00
Auctioneer Fees - Robert H. Ewald	3610-000	NA	\$270.00	\$270.00	\$270.00
Auctioneer Expenses - Robert H. Ewald	3620-000	NA	\$120.98	\$120.98	\$120.98
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,179.98	\$1,179.98	\$1,179.98

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
4P-2	Internal Revenue Service	5800-000	NA	\$1,297.41	\$1,320.41	\$1,520.02
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$1,297.41	\$1,320.41	\$1,520.02

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Osceola Regional Medical Center Resurgent Capital Services	7100-000	\$100.00	\$100.00	\$100.00	\$0.00
2	MERRICK BANK Resurgent Capital Services	7100-000	\$12,470.00	\$12,469.56	\$12,469.56	\$0.00
3	Cavalry SPV I, LLC	7100-000	\$4,051.14	\$4,051.14	\$4,051.14	\$0.00
4U	Internal Revenue Service	7100-000	NA	\$23.00	\$23.00	\$0.00
5	Capital One Bank (USA), N.A. by American InfoSource as agent	7100-000	\$4,125.00	\$4,299.19	\$4,299.19	\$0.00
6	SYNCHRONY BANK c/o Weinstein & Riley, PS	7100-000	\$2,062.61	\$1,887.90	\$1,887.90	\$0.00
7	Bank of America, N.A.	7100-000	\$1,590.00	\$1,764.51	\$1,764.51	\$0.00
8	Bank of America, N.A.	7100-000	\$10,889.00	\$11,355.12	\$11,355.12	\$0.00
9	Navient Solutions, LLC. on behalf of Department of Education Loan Services	7100-000	NA	\$20,675.73	\$20,675.73	\$0.00
10	FreedomRoad Financial c/o Wayfinder BK, LLC	7100-000	\$3,834.32	\$3,834.32	\$3,834.32	\$0.00
11	Quantum3 Group LLC as agent for Velocity Investments LLC	7100-000	\$5,654.00	\$5,727.39	\$5,727.39	\$0.00
12	American Express National Bank c/o Becket and Lee LLP	7100-000	\$14,499.00	\$14,499.37	\$14,499.37	\$0.00

13	American Express National Bank c/o Becket and Lee LLP	7100-000	\$4,573.00	\$4,772.07	\$4,772.07	\$0.00
14	St. Cloud Regional Medical Center c/o PASI	7100-000	\$200.00	\$200.00	\$200.00	\$0.00
15	PYOD, LLC Resurgent Capital Services	7100-000	\$5,650.00	\$6,101.27	\$6,101.27	\$0.00
16	Citibank, N.A.	7100-000	\$7,350.00	\$7,582.25	\$7,582.25	\$0.00
17	Citibank, N.A.	7100-000	\$1,720.00	\$1,855.51	\$1,855.51	\$0.00
18	Portfolio Recovery Associates, LLC	7100-000	\$983.00	\$1,025.87	\$1,025.87	\$0.00
19	Portfolio Recovery Associates, LLC	7100-000	\$1,900.00	\$1,976.53	\$1,976.53	\$0.00
N/F	ARStrat	7100-000	\$100.00	NA	NA	NA
N/F	AT&T Universal Citi Card	7100-000	\$14,513.00	NA	NA	NA
N/F	Allied Interstate LLC	7100-000	\$6,250.00	NA	NA	NA
N/F	Allied Interstate LLC	7100-000	\$7,069.00	NA	NA	NA
N/F	American Coradius Internat'l	7100-000	\$3,860.00	NA	NA	NA
N/F	Balanced Healthcare Rec	7100-000	\$430.00	NA	NA	NA
N/F	Capital Management Services	7100-000	\$11,356.00	NA	NA	NA
N/F	Capital One	7100-000	\$10,780.00	NA	NA	NA
N/F	Cardmember Service	7100-000	\$1,976.00	NA	NA	NA
N/F	Citicards	7100-000	\$3,937.00	NA	NA	NA
N/F	Client Services	7100-000	\$6,105.00	NA	NA	NA
N/F	Client Services	7100-000	\$7,463.62	NA	NA	NA
N/F	Dept of Ed / Navient	7100-000	\$4,360.00	NA	NA	NA

N/F	Dept of Ed / Navient	7100-000	\$2,966.00	NA	NA	NA
N/F	Dept of Ed / Navient	7100-000	\$2,056.00	NA	NA	NA
N/F	Dept of Ed / Navient	7100-000	\$1,482.00	NA	NA	NA
N/F	Dept of Ed / Navient	7100-000	\$9,249.00	NA	NA	NA
N/F	EGS Financial Care, Inc.	7100-000	\$625.00	NA	NA	NA
N/F	EGS Financial Care, Inc.	7100-000	\$5,584.00	NA	NA	NA
N/F	Firstsource	7100-000	\$4,575.00	NA	NA	NA
N/F	Florida Hospital Celebration	7100-000	\$0.00	NA	NA	NA
N/F	GC Services Lmtd Partnership	7100-000	\$14,515.00	NA	NA	NA
N/F	Grow Financial FCU	7100-000	\$16,950.00	NA	NA	NA
N/F	McCarthy Burgess & Wolfe	7100-000	\$50.00	NA	NA	NA
N/F	Midland Funding	7100-000	\$11,126.00	NA	NA	NA
N/F	NPAS	7100-000	\$100.00	NA	NA	NA
N/F	Nationwide Bank	7100-000	\$12,469.00	NA	NA	NA
N/F	Nationwide Credit, Inc.	7100-000	\$14,500.00	NA	NA	NA
N/F	Nationwide Recovery	7100-000	\$3,835.00	NA	NA	NA
N/F	Navrent	7100-000	\$13,890.00	NA	NA	NA
N/F	Paypal Credit	7100-000	\$3,439.46	NA	NA	NA
N/F	Professional Account Service	7100-000	\$200.00	NA	NA	NA
N/F	Radius Global Solutions LLC	7100-000	\$1,810.00	NA	NA	NA
N/F	SIMM Associates Inc.	7100-000	\$2,325.00	NA	NA	NA

N/F	Syncb/doc Optical	7100-000	\$0.00	NA	NA	NA
N/F	Synchrony Bank/Amazon	7100-000	\$4,486.00	NA	NA	NA
N/F	Synchrony Bank/Care Credit	7100-000	\$7,068.00	NA	NA	NA
N/F	Velocity Investments, LLC	7100-000	\$5,728.00	NA	NA	NA
N/F	Western Alliance Bank	7100-000	\$452.40	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$299,331.55	\$104,200.73	\$104,200.73	\$0.00

Form 1**Individual Estate Property Record and Report
Asset Cases**

Exhibit 8

Page: 1

Case No.: 6:19-bk-00803-KSJ**Trustee Name:** (291020) Lori Patton**Case Name:** Goldstein, Michelle Yvonne
Leon, Yoani**Date Filed (f) or Converted (c):** 02/05/2019 (f)**For Period Ending:** 10/14/2019**§ 341(a) Meeting Date:** 03/13/2019**Claims Bar Date:** 06/17/2019

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	3411 Perching Road, Saint Cloud, FL 34772-000 0, Osceola County Single-family home. Entire property value: \$236,000.00	236,000.00	0.00	OA	0.00	FA
2	2016 Hyundai Veloster, 36,000 miles Value based on NADA Clean Trade-In. Entire property value: \$13,275.00	13,275.00	0.00	OA	0.00	FA
3	2017 Mazda MX-5 Miata RF, 23,550 miles Value based on NADA Clean Trade-In. Entire property value: \$23,550.00	23,550.00	0.00	OA	0.00	FA
4	Used household goods and furnishings: living room set, dining set, two bedroom sets, desk. All furniture has damage from dogs.	500.00	0.00		0.00	FA
5	Used electronics: 2 TVs (over 3 yrs old), laptop computer	250.00	0.00		0.00	FA
6	Serigraph Artwork (framed) Artist: Tarkey Edition: 347/350 Value based on 2012 Retail Replacement Value certification and authentication provided by Wentworth Gallery. Previous attempts to sell were unsuccessful.	5,995.00	5,995.00		500.00	FA
7	Serigraph Artwork (framed) Artist: Schluss Edition: 288/350 Value based on 2012 Retail Replacement Value certification and authentication provided by Wentworth Gallery. Previous attempts to sell were unsuccessful. Plexiglass damaged. Frame and artwork appear to be in good condition.	3,250.00	3,250.00		300.00	FA
8	Original Oil/Canvas (framed) Artist: Guttman Value based on 2012 Retail Replacement Value certification and authentication provided by Wentworth Gallery. Previous attempts to sell were unsuccessful.	6,500.00	6,500.00		1,900.00	FA
9	Used clothing	200.00	200.00		0.00	FA
10	Wedding bands, pandora ring, necklace	350.00	0.00		0.00	FA
11	Pet dogs: 2 English bulldogs, 1 French bulldog, 1 mixed breed. All animals have health issues.	40.00	0.00		0.00	FA
12	Cash	10.00	0.00		0.00	FA
13	Checking: BB&T	57.00	0.00		0.00	FA

Form 1**Individual Estate Property Record and Report
Asset Cases**Exhibit 8
Page: 2**Case No.:** 6:19-bk-00803-KSJ**Trustee Name:** (291020) Lori Patton**Case Name:** Goldstein, Michelle Yvonne
Leon, Yoani**Date Filed (f) or Converted (c):** 02/05/2019 (f)**For Period Ending:** 10/14/2019**§ 341(a) Meeting Date:** 03/13/2019**Claims Bar Date:** 06/17/2019

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14	International Pension Planning, Inc. Business is not publicly traded. Value based on annual distribution for 2018., i% ownership	96.06	0.00		0.00	FA
15	Michelle Y. Goldstein Revocable Trust (no current trust assets) established in 1995. Trust is listed as beneficiary of life insurance policy. No other assets.	0.00	0.00		0.00	FA
16	Term Life Insurance with Hartford Life (no cash value): Michelle Y. Goldstein Revocable Trust	0.00	0.00		0.00	FA
16	Assets Totals (Excluding unknown values)	\$290,073.06	\$15,945.00		\$2,700.00	\$0.00

Major Activities Affecting Case Closing:Auction artwork 4/6/19 @ 10am
3/14/19 - NIS filed (Doc # 11)**Initial Projected Date Of Final Report (TFR):** 07/31/2019**Current Projected Date Of Final Report (TFR):** 06/19/2019 (Actual)

10/14/2019

/s/Lori Patton

Date_____
Lori Patton

Form 2**Cash Receipts And Disbursements Record**

Exhibit 9

Page: 1

Case No.: 6:19-bk-00803-KSJ **Trustee Name:** Lori Patton (291020)
Case Name: Goldstein, Michelle Yvonne **Bank Name:** Metropolitan Commercial Bank
 Leon, Yoani **Account #:** *****3032 Checking
Taxpayer ID #: **-**9653 **Blanket Bond (per case limit):** \$21,701,000.00
For Period Ending: 10/14/2019 **Separate Bond (if applicable):** N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
04/23/19		Ewald Auctions Inc	NIS doc 11 filed 3-14-19		2,700.00		2,700.00
	{6}		auction \$500.00	1129-000			
	{7}		auction \$300.00	1129-000			
	{8}		auction \$1,900.00	1129-000			
05/02/19	501	Robert H. Ewald	auction fees and expenses per doc # 17 filed 4/17/19			390.98	2,309.02
		Robert H. Ewald	fees \$270.00	3610-000			
		Robert H. Ewald	expenses \$120.98	3620-000			
09/05/19	502	Lori Patton	Combined trustee compensation & expense dividend payments.			789.00	1,520.02
		Lori Patton	Claims Distribution - Wed, 06-19-2019 \$675.00	2100-000			
		Lori Patton	Claims Distribution - Wed, 06-19-2019 \$114.00	2200-000			
09/05/19	503	Internal Revenue Service	19-00803MICHELLE YVONNE GOLDSTEIN AND YOANI LEONDistribution payment - Dividend paid at 115.12% of \$1,320.41; Claim # 4P-2; Filed: \$1,297.41	5800-000		1,520.02	0.00

COLUMN TOTALS		2,700.00	2,700.00	\$0.00
Less: Bank Transfers/CDs		0.00	0.00	
Subtotal		2,700.00	2,700.00	
Less: Payments to Debtors			0.00	
NET Receipts / Disbursements		\$2,700.00	\$2,700.00	

Form 2Exhibit 9
Page: 2**Cash Receipts And Disbursements Record****Case No.:** 6:19-bk-00803-KSJ**Case Name:** Goldstein, Michelle Yvonne
Leon, Yoani**Taxpayer ID #:** **-**9653**For Period Ending:** 10/14/2019**Trustee Name:** Lori Patton (291020)**Bank Name:** Metropolitan Commercial Bank**Account #:** *****3032 Checking**Blanket Bond (per case limit):** \$21,701,000.00**Separate Bond (if applicable):** N/A

Net Receipts:	\$2,700.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$2,700.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****3032 Checking	\$2,700.00	\$2,700.00	\$0.00
	\$2,700.00	\$2,700.00	\$0.00

10/14/2019

Date

/s/Lori Patton

Lori Patton